

WHAT IS CLAIMED IS:

1. A computerized method of tracking and converting a user's loyalty program points over a communications network comprising the steps of:

5 (a) obtaining the number of award points awarded a user under at least one loyalty program;

(b) converting the user's award points into a credit;

(c) providing to the user on-line access to at least one retailer that provides discounts for products or services based on said credit;

10 (d) calculating the discount off of the price of the product or service for which the user is eligible; and

(e) applying the discount to the price of the product or service purchased by the user.

15 2. The method of claim 1 further comprising the step of obtaining the information regarding at least one loyalty program to which a user subscribes prior to obtaining the number of award points awarded to a user under such loyalty program.

20 3. The method of claim 2 wherein the step of obtaining the number of award points awarded a user under at least one loyalty program includes the step of determining the number of award points awarded a user under each subscription loyalty program based upon information regarding the user's loyalty program subscriptions entered by the user via an interactive communication.

4. The method of claim 3, wherein the interactive communication is executed over a TCP/IP connection.

5. The method of claim 4, wherein the interactive communication is implemented using HTML and CGI scripts.

6. The method of claim 3 wherein the step of converting the user's award points into a credit includes converting the user's award points from a plurality of loyalty programs of the user.

7. The method of claim 6 including the further step of using the payment information of the user to complete the purchase of the product or service by the user.

8. The method of claim 1 further comprising the step of updating the user's credit balance after the purchase of a product or service by the user.

9. The method of claim 8 wherein the number of award points awarded a user under a loyalty program is stored in a computerized database.

10. The method of claim 9 wherein the loyalty program database resides on a remote server.

11. The method of claim 10 wherein the retrieval of the number of award points awarded a user under a loyalty program is effected via a computer-to-computer communication.

5 12. The method of claim 11 wherein the computer-to-computer communication comprises a database query to the remote server.

13. The method of claim 12 wherein the database query to the remote server is effected as a component of a batch communication with the remote server.

10 14. The method of claim 1 further including the step of displaying the current status of the user's credits to the user.

15 15. The method of claim 1 further comprising the step of updating the award points of the user's loyalty program.

16. The method of claim 15 wherein the step of updating the award points of the user's loyalty program is effected as a batch communication with a remote server.

20 17. The method of claim 16 wherein the step of determining the number of award points awarded a user under a loyalty program based upon the information regarding a user's loyalty program includes the step of verifying the award points of the user via a communication with the remote server.

18. The method of claim 1 including the further step of providing the information regarding the products or services for sale to the user via communication with the provider of the product or services.

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19. The method of claim 1 including the further step of obtaining payment information regarding the user.

10 20. The method of claim 1 including the further step of allowing the user to register with the on-line program as a member via an on-line registration form.

21. The method of claim 20 wherein the registration form is implemented utilizing HTML and CGI scripts.

15 22. The method of claim 1 wherein the step of converting the user's award points into a credit comprises calculating from the user's award points in a loyalty program a proportionate number of a system-wide credit.

20 23. A computerized, networked loyalty program tracking and credits conversion system, comprising:

a database for maintaining the current credits balance of a user of the system;

